WARRANTY DEED

| THIS INSTRUMENT PREPARED BY: | SEND TAX BILLS TO: | MAP PARCEL NUMBERS |
|------------------------------|--------------------------------------|----------------------|
| J. Terry Pitts, Attorney | Bartlett Mortgage Inc. | 3075-1605.0-00018.00 |
| 65 Germantown Court | (NAME) | - |
| Suite 100 | 2860 Stage Village Cove | |
| | (STREET ADDRESS) Bartlett, TN. 38134 | |
| | (CITY) (STATE) (| Z1P) |

THIS INDENTURE, made and entered into this 13th day of November 19 95, by and between

'MICHAEL T. BROWN

party of the first part, and

BYRON CUTHRELL and wife, BONNIE CUTHRELL

nerty of the second part.

WITNESSETH: That for and in consideration of Ten Dollars (\$10,00), cash in hand paid, and other good and valuable considerations, the receipt of County of ____ DeSoto ___ State of Thenese XMississippi:

Lot 18, Section B, OAK CREEK SUBDIVISION, situated in Section 17, Township 3, South, Range 7 West, DeSoto County, Mississippi a per plat thereof recorded in Plat Book 39, Page 28, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

This being the same property conveyed to MICHAEL T. BROWN by Warranty Deed Book 282, Page 256 in the Chancery Clerks Office of DeSoto County, Mississippi.

TO HAVE AND TO HOLD The aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, his heirs, successors and assigns in fee simple forever.

And the said party of the first part does hereby convenant with the said party of the second part that he is lawfully seized in fee of the aforedescribed real estate; that he has a good right to sell and convey the same; that the same is unencumbered. except for the 1995 county taxes not yet due and payable; subdivision restrictions, builing lines, Easement of record in plat Book 39, Page 28 in the Chancery Clerks Office. Easement of record in Book 281, Page 743.

and that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the said party of the first part the day and year first above written Grantor's Address: 5596 Bordeaux Circle West Grantee's Address: 2420 Thousand Oaks Drive MICHAEL Memphis, TN 38125 Hernando, MS 38632 601-429-3296 Work: 367-6405 Home: Not available

| STATE OF TENNESSEE, COUNTY OF SHELB | INTY OF SHELB | COUNTY | TENNESSEE, | TE OF | STA |
|-------------------------------------|---------------|--------|------------|-------|-----|
|-------------------------------------|---------------|--------|------------|-------|-----|

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared MICHAEL T. BROWN described in and who executed the foregoing instrument, and acknowledged that he executed the same for the purposes therein con-TRATON : WITNESS my fiand and Notarial Seal at office this ... 13thay of . 21 -616 I, or we, hereby swear or affirm that to the best of Notary Public

I, or we, hereby swear or affirm that to the best or affiant's knowledge, information, and bellef, the actual consideration for this transfer or value of the property transferred, whichever is greater is, \$118,300,000 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

9 53 AM PROPERTY ADDRESS: Nov 16 2420 Thousand Oaks Drive

Property Owner: Byron and Bonnie Cuthre

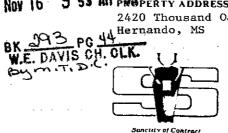
2420 Thousand Oaks Driv Hernando, MS 38632

Affiant

95

3th,November

1P-2755



38632

STEWART TITLE COMPANY OF MEMPHIS

6525 QUAIL HOLLOW - SUITE 510 MEMPHIS, TENNESSEE 38120 (901) 756 8383